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✓
PIN#: 21391320
WHEN RECORDED MAIL TO:
SHARON BENNETT
FIRST NATIONWIDE MORTGAGE CORP
DEPT. 1020, PO BOX 9443
GAITHERSBURG, MD 20898-9989

STATE OF Nevada
TOWN/COUNTY DOUGLAS
Loan No. 000022683528

SUBSTITUTION OF TRUSTEE AND DEED OF RECONVEYANCE

WHEREAS that certain Deed of Trust described below, provides that the holder of the Note secured by said Deed of Trust may appoint a success or trustee to any Trustee thereunder appointed; AND WHEREAS, the indebtedness secured by said Deed of Trust having been fully paid and satisfied;

NOW THEREFORE, the undersigned, being the present legal owner and holder of the indebtedness secured by said Deed of Trust, does hereby substitute and appoint itself as successor Trustee, and as Trustee does hereby reconvey, without warranty, to the person or person(s) entitled thereto, all the estate, title, and interest held by it, as Trustee under said Deed of Trust, to the property described therein.

Truster :TERESA WERHMAN. A MARRIED WOMAN SOLE AND SEPARATE

Trustee :FIRST CENTENNIAL TITLE COMPANY

Original Mortgagee:RBMG, INC., A DELAWARE CORPORATION

Date of Deed: September 21, 1999

Date Recorded : September 27, 1997

Book : 0999 , Instrument:0477572

, Page: 5182

in the records of DOUGLAS County, Nevada and more particularly described on said Deed of Trust referred to herein.

AS SET FORTH IN DEED OF TRUST AND INCORPORATED BY REFERENCE HEREIN

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on September 21, 2000 .

RNVO LOAN:000022683528 MIN:1000101 0000125060 8 MERS PHONE: 1-888-679-6377

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MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.



Howard V. Benson
HOWARD V. BENSON
ASSISTANT SECRETARY

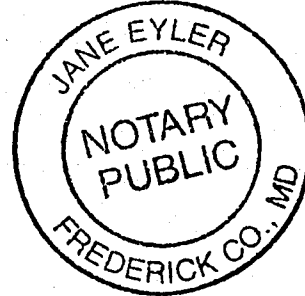
By: Teresa D. Diggs
TERESA D. DIGGS
VICE PRESIDENT

STATE OF MARYLAND)
COUNTY OF FREDERICK)

On this 21st day of September 2000, before me, the undersigned, a Notary Public in said State, personally appeared TERESA D. DIGGS and HOWARD V. BENSON, personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as VICE PRESIDENT and ASSISTANT SECRETARY respectively, on behalf of the above named corporation, and acknowledged to me, that they, as such officers, being authorized to do so, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its by-laws or a resolution of its Board of Directors.

WITNESS My hand and official seal.
Jane EYler

JANE EYLER
NOTARY PUBLIC
My Commission Expires: November 14, 2001



RNV1 LOAN:000022683528 MIN:1000101 0000125060 8 MERS PHONE: 1-888-679-6377

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COPY

REQUESTED BY
1st Nationwide mtg
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 OCT -2 AM 9: 53

LINDA SLATER
RECORDER

\$ 12⁰⁰ PAID KL DEPUTY

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